

United States Bankruptcy Court  
Western District of Washington

**FILED**  
Western District of Washington  
at Seattle

APR - 5 2023

Randi J. Anderson (Debtor/Plaintiff)

**GINA ZADRA WALTON, CLERK  
OF THE BANKRUPTCY COURT**

v.

US Department of Education/MOHELA (Defendant.)

Adversary Complaint

Re: Chapter 7 Bankruptcy

Case No: 23-10494

April 3, 2023

I, Randi J. Anderson, reside at the following address:

5288 Mithun PL NE

Seattle WA 98105

King County, Western District of Washington.

I, Randi J. Anderson, am requesting the discharge of my student loan debt with the outstanding balance in the amount of \$198,068 .

I received these loans while attended undergraduate school at San Francisco State University (1990s-2001) and graduate school at Seattle University (2005-2011). I received my BA from SF

State in the field of Social Science consisting of coursework primarily in sociology and psychology with the intention of continuing work on social services. After becoming a single mother in 2004, it became clear that I should continue my education to gain employment at a higher level. I received my Master's in Nonprofit Leadership from Seattle University. I had some success before facing mental health issues that detoured my ability to continue to work in my field of Public Service.

I have been dealing with disabling mental health issues for over a decade. I was last able to maintain employment in 2014. I have been diagnosed with schizoaffective disorder with bipolar type. This has been documented by multiple hospitalizations and doctors (2017-2023). I live in HUD housing with my son and have been receiving food assistance. My son and I have lived well below the poverty line for several years now. I am currently seeking disability assistance through the Social Security Administration. I do not see this situation changing in the near future. This has hindered my ability to interact with others on every level. This obviously has prohibited me from pursuing my career in Leadership and/or social services (public service).

I have been utilizing the income driven repayment plan with zero repayment and my loans have not gone into default. However, the interest has nearly doubled my loan debt. Given the ongoing issues this has created, I do not foresee a change in my ability to repay these loans. Demanding repayment at this point and in this situation would certainly be an undue hardship and I believe my repayment should be discharged.

Signature

Pandi Anderson

Date

4-3-2023

<b>ADVERSARY PROCEEDING COVER SHEET</b> (Instructions on Reverse)		<b>ADVERSARY PROCEEDING NUMBER</b> (Court Use Only)	
<b>PLAINTIFFS</b> <div style="font-size: 1.2em; font-family: cursive;">RANDI J. Anderson</div>		<b>DEFENDANTS</b> <div style="font-size: 1.2em; font-family: cursive;">US Department of Education MOHELA</div>	
<b>ATTORNEYS (Firm Name, Address, and Telephone No.)</b>		<b>ATTORNEYS (If Known)</b>	
<b>PARTY (Check One Box Only)</b> <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee		<b>PARTY (Check One Box Only)</b> <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	
<b>CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)</b> <div style="font-size: 1.2em; font-family: cursive;">Discharge of Student loan debt due to inability to repay causing "undue hardship".</div>			
<b>NATURE OF SUIT</b> (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)			
<b>FRBP 7001(1) – Recovery of Money/Property</b> <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other  <b>FRBP 7001(2) – Validity, Priority or Extent of Lien</b> <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property  <b>FRBP 7001(3) – Approval of Sale of Property</b> <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)  <b>FRBP 7001(4) – Objection/Revocation of Discharge</b> <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)  <b>FRBP 7001(5) – Revocation of Confirmation</b> <input type="checkbox"/> 51-Revocation of confirmation  <b>FRBP 7001(6) – Dischargeability</b> <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny  (continued next column)		<b>FRBP 7001(6) – Dischargeability (continued)</b> <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other  <b>FRBP 7001(7) – Injunctive Relief</b> <input type="checkbox"/> 71-Injunctive relief – imposition of stay <input type="checkbox"/> 72-Injunctive relief – other  <b>FRBP 7001(8) Subordination of Claim or Interest</b> <input type="checkbox"/> 81-Subordination of claim or interest  <b>FRBP 7001(9) Declaratory Judgment</b> <input type="checkbox"/> 91-Declaratory judgment  <b>FRBP 7001(10) Determination of Removed Action</b> <input type="checkbox"/> 01-Determination of removed claim or cause  <b>Other</b> <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa et seq. <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)	
<input type="checkbox"/> Check if this case involves a substantive issue of state law		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23	
<input type="checkbox"/> Check if a jury trial is demanded in complaint		Demand \$ / 98,068.00	
Other Relief Sought			

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 District of Washington  
 at Seattle

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 GINA ZADRA WALTON, CLERK  
 OF THE BANKRUPTCY COURT

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR <i>Randi J. Anderson</i>		BANKRUPTCY CASE NO. <i>23-10494</i>
DISTRICT IN WHICH CASE IS PENDING <i>Western District of Washington</i>		DIVISION OFFICE NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING		DIVISION OFFICE NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)		
DATE <i>4/3/2023</i>		PRINT NAME OF ATTORNEY (OR PLAINTIFF) <i>Randi J. Anderson</i>

## INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 1040, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 1040 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

**Plaintiffs and Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

**Attorneys.** Give the names and addresses of the attorneys, if known.

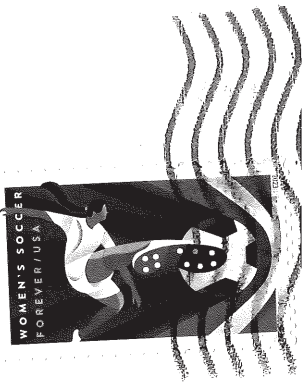
**Party.** Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

**Demand.** Enter the dollar amount being demanded in the complaint.

**Signature.** This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

Randi Anderson  
5288 Mithun Pl NE  
Seattle WA 98105

SEATTLE WA 980  
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United States Bankruptcy Court  
Western District of Washington  
700 Stewart St. Room 6301  
Seattle WA 98101

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55101 99175  
UNITED STATES  
BANKRUPTCY COURT  
WESTERN DISTRICT  
OF WASHINGTON  
700 STEWART ST.  
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